

Information to identify the case:

Debtor 1	Steven M Sheerer, Sr.	Social Security number or ITIN	xxx-xx-0670
	First Name Middle Name Last Name	EIN	--
Debtor 2	Michele M Sheerer	Social Security number or ITIN	xxx-xx-4836
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-17506-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven M Sheerer, Sr.

Michele M Sheerer

9/8/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Steven M Sheerer, Sr.
Michele M Sheerer
Debtors

Case No. 17-17506-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 08, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Steven M Sheerer, Sr., Michele M Sheerer, 108 Village Drive, Barnegat, NJ 08005-1669
517129046	+ Barnegat Township, 900 West Bay Ave., Barnegat, NJ 08005-1298
516765730	Barron Emergency Physicians, PO Box 7418, Philadelphia, Pennsylvania 19101-7418
516765731	+ Boscov's Retail Services - Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
516765737	City Music Center, 1181 US -22, Mountainside, NJ 07992
516765742	+ John Sheerin, Esq., Mullooly Jeffrey Rooney, PO Box 9036, Syosset, NY 11791-9036
516765746	+ Marvel & Maloney, 3455 Route 66 at Green Grove Rd, PO Box 727, Neptune, NJ 07754-0727
516765748	+ NCEP, 2877 Paradise Rd, Las Vegas, NV 89109-5236
519639942	NEMC, MOUNTAINSIDE, NJ 07092
516765752	+ Quality Asset Recovery, 7 Foster Ave, Suite 101, Gibbsboro, NJ 08026-1191
516765753	+ Quality Asset Recovery, 7 Foster Aven, Suite 101, Gibbsboro, NJ 08026-1191
516765756	+ Retail Recovery Service, 190 Moore Street, Suite 201, Hackensack, New Jersey 07601-7418
516765757	Southern Ocean County Hospital, 1140 Rt. 72 West, Manahawkin, New Jersey 08050-2499
516765758	+ Stafford Orthopedics, PC, 1168 Beacon Avenue, Manahawkin, NJ 08050-2469
517067641	+ Tax Collector, Township of Barnegat, 900 West Bay Avenue, Barnegat, New Jersey 08005-1297
516871815	USPS, PO Box 970500, Greensboro, NC 27497-0500
516765762	+ Wells Fargo Dealer Services, PO Box 3599, Rancho Cucamonga, CA 91729-3599
516765763	+ Wells Fargo Financial, PO Box 14433, Des Moines, Iowa 50306-3433

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 08 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 08 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516765727	+ EDI: ATTWIREBK.COM	Sep 09 2022 00:28:00	AT&T, PO Box 5093, Carol Stream, IL 60197-5093
516765729	EDI: BANKAMER.COM	Sep 09 2022 00:28:00	Bank of America, P.O. Box 982235, El Paso, Texas 79998-2235
516765728	EDI: BANKAMER.COM	Sep 09 2022 00:28:00	Bank of America, PO Box 982235, El Paso, TX 79998
516765732	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 08 2022 20:47:37	CACH of NJ, LLC, 4340 South Monaco Street, Denver, Colorado 80237-3485
517047649	Email/PDF: resurgentbknotifications@resurgent.com	Sep 08 2022 20:47:58	CACH, LLC C/O Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675

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517047234	Email/PDF: resurgentbknotifications@resurgent.com	Sep 08 2022 20:47:57	CACH, LLC its successors and assigns as assignee, of Wells Fargo Bank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516765733	+ Email/Text: bankruptcy@cavps.com	Sep 08 2022 20:40:00	Calvary SPV, LLC, 500 Summit Lake Drive, # 400, Valhalla, New York 10595-2321
517006800	Email/PDF: bncnotices@becket-lee.com	Sep 08 2022 20:47:12	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517034383	+ Email/Text: bankruptcy@cavps.com	Sep 08 2022 20:40:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516765738	+ Email/Text: commonwealth@ebn.phinsolutions.com	Sep 08 2022 20:39:00	Commonwealth Finance, 245 Main Street, Scranton, PA 18519-1641
516765740	+ EDI: HFC.COM	Sep 09 2022 00:28:00	HSBC, PO Box 9, Buffalo, NY 14240-0009
516765739	+ EDI: CITICORP.COM	Sep 09 2022 00:28:00	Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
516765741	EDI: RMSC.COM	Sep 09 2022 00:28:00	JCP/Synchrony Bank, Bankruptcy Department, PO Box 965060, Orlando, Florida 32896-5060
516765736	EDI: JPMORGANCHASE	Sep 09 2022 00:28:00	Chase/Bank One Card Services, PO Box 15298, Wilmington, DE 19850
516765743	Email/Text: PBNCNotifications@peritussservices.com	Sep 08 2022 20:39:00	Kohls Capital One, PO Box 3043, Milwaukee, Wisconsin 53201-3043
516765745	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 08 2022 20:47:14	LVNV Funding, PO Box 10497, Greenville, South Carolina 29603-0497
516918651	Email/PDF: resurgentbknotifications@resurgent.com	Sep 08 2022 20:47:13	LVNV Funding, LLC its successors and assigns as, assignee of Capital One, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516765744	+ EDI: RMSC.COM	Sep 09 2022 00:28:00	Lowes/Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
516780616	Email/Text: Bankruptcy@mjrf.com	Sep 08 2022 20:39:00	Mullooly Jeffrey Rooney Flynn, LLP, 6851 Jericho Tpke, PO Box 9036, Syosset, NY 11791
516765747	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 08 2022 20:40:00	Midland Funding, 8875 Aero Drive, Suite 200, San Diego, California 92123-2255
516789332	+ Email/Text: diane.storrs@nemc.com	Sep 08 2022 20:39:00	National Educational Music Co., 1181 Rt 22, Mountainside, NJ 07092-2807
516992126	Email/Text: Bankruptcy.Notices@pnc.com	Sep 08 2022 20:39:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
516765749	Email/Text: Bankruptcy.Notices@pnc.com	Sep 08 2022 20:39:00	PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, Pennsylvania 15222
516765750	Email/Text: Bankruptcy.Notices@pnc.com	Sep 08 2022 20:39:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
516765751	EDI: PRA.COM	Sep 09 2022 00:28:00	Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502
517048681	EDI: PRA.COM	Sep 09 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Target, POB 41067, Norfolk VA 23541
516789557	EDI: Q3G.COM	Sep 09 2022 00:28:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
516789585	EDI: Q3G.COM	Sep 09 2022 00:28:00	Quantum3 Group LLC as agent for, CP Medical LLC, PO Box 788, Kirkland, WA 98083-0788
516765754	+ EDI: CITICORP.COM	Sep 09 2022 00:28:00	Radio Shack/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
516765755	+ Email/Text: clientservices@remexinc.com		

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		Sep 08 2022 20:39:00	Remex, Inc., 307 Wall Street, Princeton, NJ 08540-1515
516793235	+ Email/Text: signed.order@pfwattorneys.com	Sep 08 2022 20:39:00	Stafford Orthopedics, PA., c/o Pressler and Pressler, LLP., 7 Entin Rd, Parsippany NJ 07054-5020
516768360	+ EDI: RMSC.COM	Sep 09 2022 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516765759	EDI: WTRRN BANK.COM	Sep 09 2022 00:28:00	Target, Target Credit Services, PO Box 673, Minneapolis, Minnesota 55440-0673
516765760	Email/Text: bankruptcy@unifund.com	Sep 08 2022 20:39:00	Unifund CCR LLC, 10625 Techwoods Circle, Cincinnati, OH 45242
516871816	+ Email/Text: bhdmq0@usps.gov	Sep 08 2022 20:39:00	USPS, Accounting Service Center, 2825 Lone Oak Parkway, Eagan, Minnesota 55121-1551
516765761	+ EDI: WFFC.COM	Sep 09 2022 00:28:00	Wells Fargo, National Recovery Center, PO Box 25341, Santa Ana, CA 92799-5341
516872968	+ EDI: WFAUTO	Sep 09 2022 00:28:00	Wells Fargo Bank N.a., d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657
TOTAL: 39			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516765734		Capio Partners, 2222 Texoma Parkway, Suite 150
516765735		Sherman, TX 75090
517051955	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
517048683	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, c/o Target, POB 41067, Norfolk VA 23541
cr	##+	Phoenix Funding, Inc., c/o Benedict J. Caiola, Esq., 917 Mountain Ave., Suite 1A, Mountainside, NJ 07092-2724
516871814	##+	Gen Psych, 981 US Highway 22, Bridgewater, NJ 08807-2946
517106389	##+	GenPsych PC, 981 US Hwy 22, Bridgewater, NJ 08807-2946

TOTAL: 2 Undeliverable, 2 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	

District/off: 0312-3

User: admin

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on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo

docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Francis J. Ballak

on behalf of Creditor Phoenix Funding Inc. francis@gmslaw.com

John Michael McDonnell

on behalf of Debtor Steven M Sheerer Sr. jmcdonnell@mchfirm.com

John Michael McDonnell

on behalf of Joint Debtor Michele M Sheerer jmcdonnell@mchfirm.com

Keith A. Bonchi

on behalf of Creditor Phoenix Funding Inc. keith@gmslaw.com

Kevin Gordon McDonald

on behalf of Creditor PNC Bank National Association kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Rebecca Ann Solarz

on behalf of Creditor PNC Bank National Association rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10